

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Adalberto R. Carrero
Debtor

Case No. 17-14718-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Virginia
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Date Rcvd: Mar 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2020.

db +Adalberto R. Carrero, 522 East Church Street, Slatington, PA 18080-2008

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2020 at the address(es) listed below:

GEORGE M. LUTZ on behalf of Debtor Adalberto R. Carrero glutz@hvmlaw.com,
amerkey@hvmlaw.com;r49419@notify.bestcase.com
KEVIN G. MCDONALD on behalf of Creditor VFS Arctos, LLC bkgroup@kmlawgroup.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
MATTEO SAMUEL WEINER on behalf of Creditor VFS Arctos, LLC bkgroup@kmlawgroup.com
MATTEO SAMUEL WEINER on behalf of Creditor STRATREC bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ on behalf of Creditor VFS Arctos, LLC bkgroup@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM MILLER*R on behalf of Trustee WILLIAM MILLER*R ecfemail@FredReigleCh13.com,
ECF_FRPA@Trusteel3.com

TOTAL: 9

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Adalberto R. Carrero	<u>Debtor</u>	CHAPTER 13
VFS Arctos, LLC	<u>Movant</u>	
vs.		NO. 17-14718 PMM
Adalberto R. Carrero	<u>Debtor</u>	
Scott F. Waterman, Esquire	<u>Trustee</u>	11 U.S.C. Section 362

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition default with regards the Claim held by the Movant on the Debtor's residence is **\$6,660.86** which breaks down as follows:

Taxes & Insurance:	2018 School Taxes in the amount of \$2,738.56
	2019 County Taxes in the amount of \$453.91
	2019 School Taxes in the amount of \$2,807.48
	2019 Municipal Taxes in the amount of \$660.91
Total Post-Petition Default	\$6,660.86

2. The Debtor shall cure said arrearages in the following manner:

a) On or before April 30, 2020, Debtor shall tender \$3,853.38 to Movant, which represents the funds Movant paid in regards to the 2018 School Taxes in the amount of \$2,738.56; 2019 County Taxes in the amount of \$453.91; and 2019 Municipal Taxes in the amount of \$660.91.

b) On or before April 30, 2020, Debtor shall provide to Movant proof of payment in full of the 2019 School Taxes, which are still delinquent, and in the current amount of \$2,807.48.

3. Ongoing, Debtor shall be responsible for maintaining and paying all real property taxes and hazard insurance on the property as required by the Note and Mortgage, and upon request, providing secured creditor with proof of payment of real property taxes and valid hazard insurance for the property with secured creditor identified as a loss payee.

4. In the event the payments or proofs under Sections 2 and 3 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant immediate relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

5. Debtor states that all other prior property taxes other than the amounts listed in Section 1 are current. If Movant obtains proof that other property taxes are delinquent, Movant may proceed with the notification of default and Certification of Default procedure described in Section 4.

6. If the case is converted to Chapter 7, Movant may file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

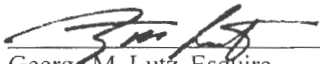
8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

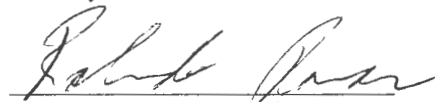
Date: February 5, 2020

By: /s/ Rebecca A. Solarz, Esquire
Attorney for Movant

Date: February 21, 2020


George M. Lutz, Esquire
Attorney for Debtor

Date: 2/28/2020


Scott F. Waterman, Esquire
Chapter 13 Trustee

Approved by the Court this _____ day of March____, 2020 However, the court retains discretion regarding entry of any further order.

Date: March 19, 2020



Bankruptcy Judge
Patricia M. Mayer